

DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

Atty. Docket No. GML0104PUSA

(I hereby authorize my attorney to insert the Attorney Docket No. when it becomes known)

First Named Inventor: Nicholas David Wingham ROWAN

Each inventor's residence, mailing address, and citizenship are as stated below next to their name.

I believe the inventor(s) named below to be the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

A TRANSACTION MANAGEMENT SYSTEM AND METHOD

the specification of which:

[] is attached hereto; or

[X] was filed on 17 March 2005 as U.S. Application Number or PCT International Application Number

PCT/GB2005/001148, and was amended on (if applicable). (I hereby authorize my attorney to insert the application filing date and number when they become known.)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or (f), or § 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below, and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Priority Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? (Yes/No)
0406076.0	GB	03 17 2004		No

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date (MM/DD/YYYY)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

Declaration for Patent Application (cont'd.)

Atty. Docket No. GML0104PUSA

Application Number(s)	Filing Date (MM/DD/YYYY)	Status: Patented, Pending, Abandoned

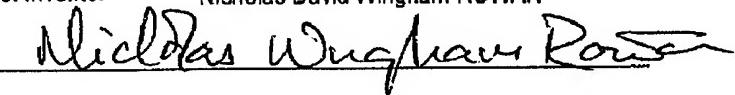
I hereby appoint the practitioners associated with Customer Number 22045 to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to that Customer Number. Telephone calls should be directed to (248) 358-4400.

CUSTOMER NO.

22045

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

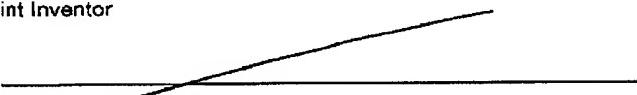
Full Name Of Sole Or First Inventor Nicholas David Wingham ROWAN

Inventors Signature Date 18 Sept 2006

Mailing address 41 The Wheelhouse, Burrells Wharf, London E14 3TA Great Britain

Residence (Same as mailing address) Citizenship British

Full Name Of Second Joint Inventor

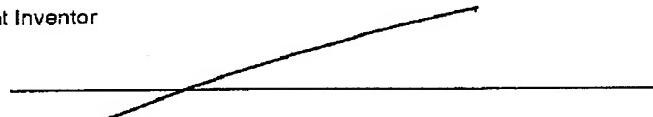
Inventors Signature 

Date _____

Mailing address

Residence (Same as mailing address) Citizenship

Full Name Of Third Joint Inventor

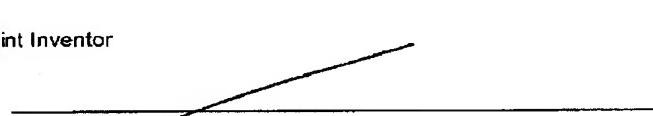
Inventors Signature 

Date _____

Mailing address

Residence (Same as mailing address) Citizenship

Full Name Of Fourth Joint Inventor

Inventors Signature 

Date _____

Mailing address

Residence (Same as mailing address) Citizenship